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U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

2024 AUG -5 P 3:14

JEANNE MCGOWAN
BY: 
Case #23-18230SLM

Honorable Judge Stacey L. Meisel

Honorable Judge, my name is Louis Ciudad Real, Resident of WEST NEW YORK, for the last ones 50 years; the reason for this letter is to ask for your help. In 2020, everyone in my house was affected by the COVID-19 pandemic. We were in a very bad economic situation and for that reason I was late with my payments. on my mortgage. The bank, which is Mr. Cooper, offered me the Forbearance Plan, which lasted for 12 months. I started paying the Forbearance Plan. The following month, they offered me a loan modification. I accepted it, completed all the necessary documentation, but it was never resolved. Thus, I have been in this process for almost 2 years and in the end, they rejected the modification. This is the reason why That's the reason I filed for bankruptcy capitulo 13. to protect my home. This house has been my home for 28 years, where I raised my children. One of them served honorably in the U.S. Army in Afghanistan. The purpose of this letter is to request your approval of the loan modification with an affordable monthly payment, as the current payment is more than \$4000 a month. Judge, I do not want to lose this house that is my children's heritage. Please, I beg you, please.

Help me lower the monthly payment of my mortgage to a reasonable payment. If I fall behind on my payments, it's because of COVID-19 and Mr. Cooper who do not accept my monthly payments. At the end of the forbearance, I ask that they give me what is paid, I hope they touch their hearts and help me with this problem. God bless you

Mr. Louis and Mary Ciudad Real



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